

DECLARATION OF MAILING

I declare, under penalty of perjury
under the laws of the State of
Washington that on the date listed
below I mailed or caused delivery
of a true copy of this document to

all respondents

DATED this 3rd day of

April, 2006

at Olympia, Washington.

Signed: Nancy Haley

In the Matter of

Mortgage Protection Services, and
Lead Systems Inc,
Unlicensed and Unauthorized Entities,

and

Alvin Y. YIP,
Individual Respondent.

STATE OF WASHINGTON**OFFICE OF
INSURANCE COMMISSIONER**

Phone: (360) 725-7000

No. D O6-168

**ORDER TO CEASE
AND DESIST**

Pursuant to RCW 48.02.080, RCW 48.17.063, and RCW 48.17.060, the Insurance Commissioner orders the entities and the individuals named above and their officers, directors, trustees, agents, employees and affiliates ("Respondents") to immediately cease and desist from:

- A. Engaging in or transacting the unauthorized business of insurance in the State of Washington, including the advertising and/or solicitation of insurance and insurance-related products; and from
- B. Seeking or soliciting insurance business in the State of Washington and participating, directly or indirectly, in any act of an insurance agent or insurance company in seeking or soliciting insurance business in the state of Washington.

THIS ORDER IS BASED ON THE FOLLOWING:

Respondents have transacted insurance in Washington and acted as an insurance agent by soliciting Washington residents for insurance without being authorized as an insurer nor licensed as an agent or broker in violation of RCW 48.17.060 and RCW 48.05.030.

Any violation of the terms of this Order by Respondents, their officers, directors, agents, or affiliates, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.17.063, and other applicable sections of the Washington Insurance Code.

Respondents have the right to demand a hearing pursuant to chapters 48.04 and 34.05 RCW. This Order shall remain in effect subject to the further order of the Commissioner.

ORDER TO CEASE AND DESIST 1

Mailing Address: P.O. Box 40255 • Olympia, WA 98504-0255
Street Address: 5000 Capitol Blvd. • Tumwater, WA 98501



THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this
3rd day of April, 2006.

MIKE KREIDLER
Insurance Commissioner

By: Charles Brown
Charles Brown, Senior Staff Attorney
Legal Affairs Division
Office of Insurance Commissioner
State of Washington

ORDER TO CEASE AND DESIST 2